

The following is a sample of the letter mailed to retirees and their dependents several months prior to turning age 65.

February 25, 2015

NAME

ADDRESS

Dear _____,

This letter contains important information about your medical and prescription benefits from Montgomery County Government. Please read thoroughly and send in the required documents in order to avoid gaps in your insurance coverage and/or having no insurance coverage.

According to our records, you or a member of your household will soon turn age 65 in ____ [Month/Year].

What Must You Do?

By now, you should have received notice from Social Security about your rights to elect Medicare Parts A&B. If you have not already done so, you must notify Social Security (1-800-772-1213) that you wish to elect both parts of Medicare coverage.

Once you receive your Medicare card from Social Security, send a copy of your card to the Office of Human Resources at the address listed below. If you are a member of Kaiser Permanente, you must also send in a completed Medicare application form described below.

What Changes Will Occur to My Montgomery County Government Coverage?

- **CareFirst and United HealthCare Members:** Medicare will become your primary coverage for hospitalization and medical coverage, and your Montgomery County plan will pay secondary.

Make sure you notify your medical providers of your change in coverage and provide them a copy of your Medicare card.

- **CVS/Carmark Prescription/Indemnity Plan.** Your prescription coverage will continue with CVS Caremark but will transition to the SilverScript's Medicare D plan. SilverScript will send you a new ID card and communications regarding the plan.

Medicare requires that you have a 21 day period to opt out of Medicare Part D participation. If you opt out, you will not have prescription drug coverage through Montgomery County. If you want additional information about SilverScript, please visit our SilverScript Medicare Part D website at:
www.montgomerycountymd.gov/ohr/benefits/rgi/egwp.html.

- **Kaiser Permanente Members:** You cannot be enrolled in Kaiser Permanente's Medicare plan without the Medicare application form. By now, you should have received information on this plan from Kaiser Permanente. If you have not received this information, or have a question about how the plan works, call Kaiser at 301-468-6000 or 1-800-777-7902.

You must submit the Kaiser Permanente Medicare form to Kaiser and a copy of your Medicare card no later than the last day of the month **prior** to the month in which you reach age 65.

Example: Your 65th birthday is February 19th. Your Medicare application must be received by the Office of Human Resources no later than January 31.

If you do not return your application and a copy of your Medicare card on time, your coverage with Kaiser Permanente will end on the last day of the month immediately preceding your 65th birthday. You can choose to enroll in another plan offered by Montgomery County at that time.

What Happens to My Coverage if I Don't Enroll in Medicare?

The terms of the Montgomery County Government Plans provide your claims will be paid as if you had Medicare. That means the Montgomery County Government plan will not pay portions of the claims that would have been paid by Medicare. In addition, if you opt out of Medicare Part D, you will not have prescription drug coverage.

If you have any questions regarding your medical insurance coverage, please contact MC311 Customer Service Representatives, Monday - Friday, 7:00 am - 7:00 pm: 240-777-0311 (311 locally) or 1-877-613-5212 toll-free 301-251-4850 TTY; any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday through Friday, open 8:00 am - 5:00 pm.

Sincerely,

Montgomery County Government
Health Insurance Team
Office of Human Resources
101 Monroe Street, 7th Floor
Rockville, MD 20850